

Quarterly Report



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3rd. Quarter 2002, Report No. 33

July—September 2002

California Partnership for Long-Term Care

www.dhs.ca.gov/cpltc

Participating Insurers

- Bankers Life and Casualty Company
- California Public Employees' Retirement System (PERS)
- Continental Casualty Company
- GE Capital Assurance (formerly AMEX)
- John Hancock
- New York Life Insurance Company
- Transamerica Occidental Life Insurance Company

This Quarter

To Date

Applications Received:

4,548

53,139

Applications Denied:

693

9,948

Applications Pending & Withdrawn:

0

0

Policies Purchased:

3,855

43,191

Policies Dropped (voluntarily & for un- known reasons):

273

3,941

Policies Not Taken Up: (dropped within 30 days of purchase)

252

1,794

Total Policies In Force (Active):

3,330

37,420

Number of Policyhold- ers Who Received Ser- vice Payments:

211

478

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I. Quarterly and Cumulative Statistics

<u>Telephone Calls:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Number of Con- sumers Who Called Toll-Free	471	24,174 (CARE445)

I. Quarterly and Cumulative Statistics

<u>Age:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Median	58	63
Target Age (55-74)	2,131 (64%)	27,343 (73%)
Other Ages	1,199 (36%)	10,077 (27%)

Gender:

Male	1,365 (41%)	15,101 (40%)
Female	1,965 (59%)	22,319 (60%)

Marital Status:

Married	2,398 (72%)	25,401 (68%)
Not Married	899 (27%)	11,908 (32%)
Unknown	33 (1%)	111 (<1%)

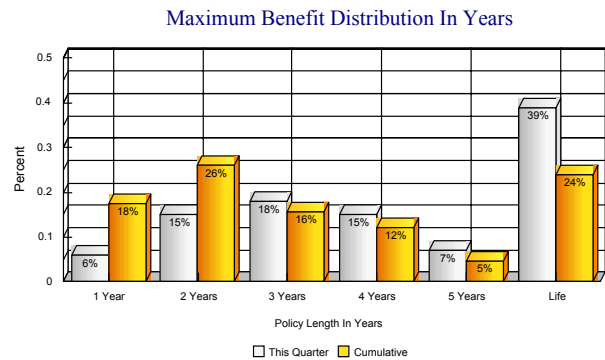
Policy Type:

Comprehensive	3,263 (98%)	34,496 (92%)
Nursing Home	67 (2%)	2,994 (8%)

Purchase Type:

First Time Purchase	3,164 (95%)	34,731 (93%)
Upgrade	33 (1%)	694 (2%)
Replacement	133 (4%)	1,987 (5%)
Reinstatement	0 (0%)	8 (<1%)
Totals for each category above	3,330 (100%)	37,420 (100%)

II. Maximum Benefit Amounts Distribution



Maximum Benefit (In years):

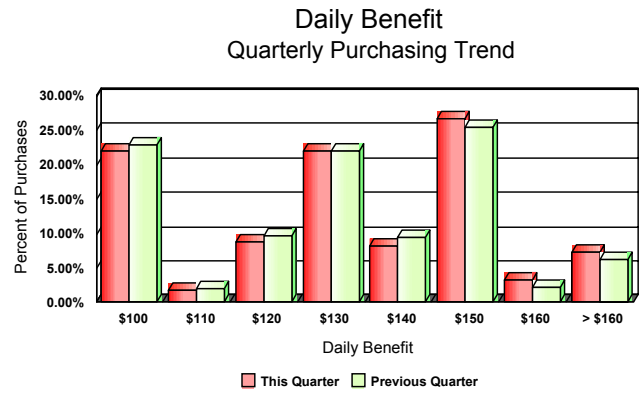
	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
This Qtr. # Policies	200	500	599	500	233	1,298	3,330
This Qtr. %	6%	15%	18%	15%	7%	39%	100%
Cumulative # Policies	6,564	9,732	5,850	4,515	1,757	9,002	37,420
Cumulative %	17%	26%	16%	12%	5%	24%	100%

Characteristics By Maximum Benefit In Years (This Quarter)

<u>Characteristic:</u>	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	45%	64%	72%	76%	75%	76%	72%
Female	59%	59%	60%	57%	59%	58%	59%
Avg. Age	61	64	61	61	64	55	58
Target Ages	61%	65%	78%	75%	70%	53%	64%
New Purchase	93%	96%	94%	96%	97%	95%	95%
Comprehensive Policy	93%	97%	98%	97%	100%	100%	98%

III. Daily Benefit Distribution

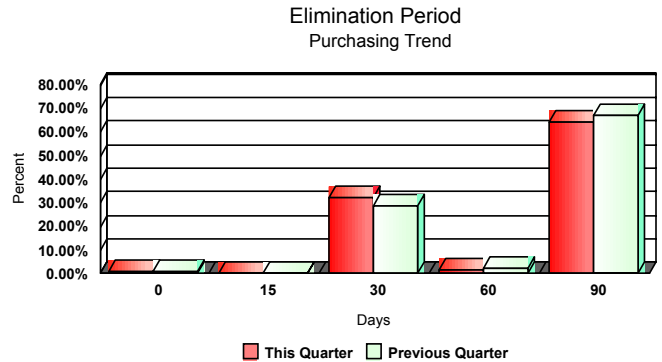
Daily Benefit	This Quarter	Previous Quarter
\$100	731 (21.94%)	(22.81%)
\$110	58 (1.75%)	(2.11%)
\$120	297 (8.92%)	(9.77%)
\$130	733 (22.02%)	(21.97%)
\$140	272 (8.16%)	(9.46%)
\$150	886 (26.6%)	(25.42%)
\$160	110 (3.30%)	(2.14%)
More than \$160	243 (7.31%)	(6.32%)



IV. Elimination Period Distribution

(at time of purchase)

Days	This Quarter	Previous Quarter
0	1.07%	1.2%
15	0.54%	0.54%
30	32.10%	28.73%
60	2.03%	2.14%
90	64.26%	67.39%



V. Age of Policyholders

(at time of purchase)

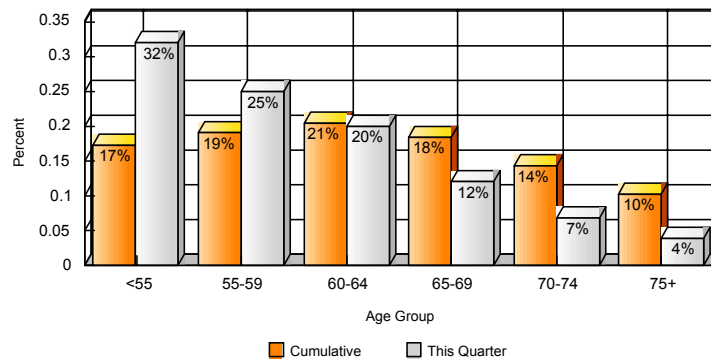
Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
This Qtr. # Policies	1,066	833	665	400	233	133	3,330
This Qtr. %	32%	25%	20%	12%	7%	4%	100%
Cumulative # Policies	6,478	7,178	7,673	6,867	5,391	3,833	37,420
Cumulative %	17%	19%	21%	18%	15%	10%	100%

NOTE: At times, the plotted percentages may not appear to agree with the table above due to rounding.

Policyholders Age Distribution

By Age Group

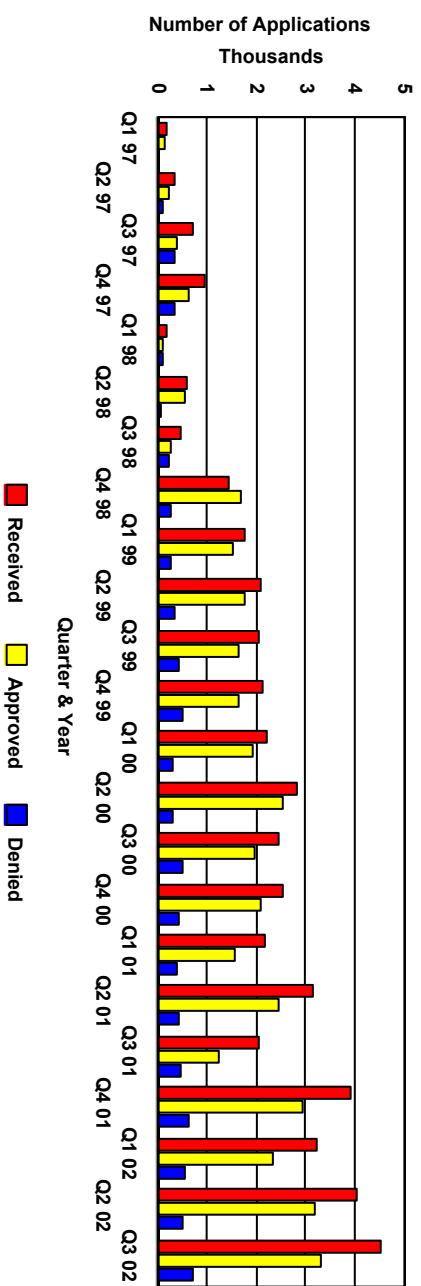


VI. Trends

	1997				1998				1999				2000				2001				2002					
	1994	1995	1996	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3				
Quarter	1994	1995	1996	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3				
Received	402	2,979	4,598	165	260	708	949	191	600	477	1,440	1,779	2,107	2,073	2,151	2,205	2,841	2,473	2,528	2,179	3,141	2,035	3,907	3,218	4,063	4,548
Approved	237	2,123	3,095	140	239	375	612	115	537	262	1,692	1,520	1,763	1,655	1,654	1,908	2,547	1,978	2,087	1,561	2,452	1,224	2,942	2,351	3,174	3,330
Denied	60	713	1,039	25	121	326	337	84	63	215	269	259	344	418	497	287	294	495	441	387	437	473	645	529	497	693

NOTE: A correction has been made in the Received and Approved rows of this table for the quarters 1 through 3 of the year 2001. During the 4th. quarter of 2001 we switched from a Cumulative data presentation to a Quarterly data presentation. It was during this conversion that the wrong figures were entered onto this table. The errors affected this table and resulting graph ONLY.

Trend In Applications Received, Approved, Denied By Quarter



Redesigned policies available as of the 4th. quarter of 1998

VII. Policyholders and Asset Protection Earned

	<u>This Quarter</u>	<u>Cumulative</u>
Number of policyholders to date, who have qualified to receive benefit payments	54	645
Total asset protection earned by all policyholders who have received benefits	\$976,373	\$8,938,516
Number of policyholders currently in benefit/payments made	211	N/A
Number of Policyholders that have exhausted benefits	7	40*
Total asset protection earned to date by policyholders that have exhausted benefits	\$352,747.19	\$2,109,140
Number of policyholders that have died while in benefit	11	168
Total remaining asset protection that will NOT be accessed due to policyholders demise while in benefit.	\$132,178	\$7,648,766
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 9/30/2002	5	10
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 9/30/2002	N/A	\$518,038

* Excludes one policyholder previously and erroneously identified as having exhausted benefits

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In- Benefit (211) by Type of Service	Cumulative % of All Services Ren- dered to All Policyholders (645) by Type of Service
Skilled Nursing Facility	5%	6%
Assisted Living Facility/RCF	15%	13%
Other Alternative Housing	2%	1%
Home Health Aide Services	7%	9%
Attendant Care	7%	10%
Personal Care	13%	11%
Personal Emergency Response System	1%	<1%

NOTE: Care management services such as assessments, care planning, reassessments and monitoring (which are absorbed as insurer administrative costs and therefore not charged against the policyholder's benefit pool) and services amounting to less than 1% usage during the quarter are excluded. Therefore, the percentages total may not equal 100%.

Type of Care Management Service (Administrative Costs)	This Quarter, % of All Services Rendered to Policyholders In- Benefit (211) by Type of Service	Cumulative % of All Services Ren- dered to All Policyholders (645) by Type of Service
Assessment & Care Planning	3%	3%
Assessment Only	3%	5%
Care Planning Only	2%	4%
Monitoring Only	30%	21%
Reassessment Only	7%	6%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentage sums of this and the above table may not equal 100%.

The California Partnership for Long-Term Care 3rd. Quarter of 2002 Quarterly Report



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